

## TRAVELERS' PROTECTIVE ASSOCIATION OF AMERICA

NATIONAL OFFICERS—1896-97.

President.....John A. Lee, St. Louis  
Secretary and Treasurer.....L. T. LaBeaume, St. Louis  
First Vice President.....J. W. Wallerstein, Richmond  
Second Vice President.....Wm. H. Hoegard, Chicago  
Third Vice President.....L. C. Cardinal, Montgomery, Ala.  
Fourth Vice President.....Geo. F. Hargrave, Little Rock, Ark.  
Fifth Vice President.....Alex. Kurze, Portland, Ore.

NATIONAL BOARD OF DIRECTORS.  
W. A. Kirsch.....St. Louis, Mo.  
G. W. Wickard.....St. Louis, Mo.  
Ernest Rohne.....Terre Haute, Ind.  
C. B. Duffin.....Dallas, Texas  
John J. Knight.....Peoria, Ill.  
CHAIRMAN NATIONAL COMMITTEES.  
Railroad.....E. E. Smith, Atlanta, Ga.  
Hotel.....Ben. Hoffman, Lafayette, Ind.  
Legislative.....J. S. Harwood, Richmond, Va.  
Press.....J. M. Benish, Houston, Texas  
Employment.....Hoyt A. Winslow, Fond du Lac, Wis.  
CHAPLAIN.....Rev. Alonzo Monk.....Macon, Ga.

ATTORNEY.....Harry T. Kent.....St. Louis, Mo.

SURGEON.....J. W. Williamson, M. D., St. Louis, Mo.

National Headquarters—Room 111, Union Trust Building, St. Louis, Mo.

The eighth annual convention meets in Nashville, Tenn.

STATE OFFICERS, TEXAS, 1896-97.

President.....Chas. L. Sanger, Waco  
First Vice President.....J. J. Simmons, Dallas  
Second Vice President.....E. L. Jordan, Fort Worth  
Secretary-Treasurer.....Malcolm Graham, Dallas  
BOARD OF DIRECTORS.

D. W. Michaux.....Houston  
Aug. Hoover.....Corpus Christi  
H. W. Peak.....Fort Worth  
T. F. Farmer.....Waco  
T. M. Castille.....Waco  
Dan Wild.....Waco  
F. M. Russell.....Austin  
Alf Diekmann.....San Antonio  
Paul P. Erb.....Dallas  
Chaplain.....Homer T. Wilson, Fort Worth

PROMINENT TEXAS FIRMS

Which Especially Solicit Patronage of Commercial Travelers.

The Nuti Hotel,

VICTORIA, TEXAS.

Under new management and the service greatly improved. A good place to spend Sunday. Traveling men's trade especially solicited.

J. A. SCARBOROUGH, Manager.

J. L. Clark.....H. F. Clark.....H. T. Clark & Sons.

Livery and Feed Stable

Outfit for Traveling Men on Short Notice

Northeast Corner Court House Square, BEEVILLE, TEXAS.

COMMERCIAL HOTEL

JAMES MOONEY, Proprietor.

FREE SAMPLE ROOMS

CORSICANA, TEXAS.

A dealer's capital in cash and credit must equal his stock and outstanding accounts.

It is not the business that elevates the man. A noble, high-minded, honorable man can elevate the business, however humble it may be.

Absolute losses in business are generally the result of ignorance. The better a man is acquainted with the details of his work, the greater his chance of success.

The case of Hugh Y. Tarwater against James W. Souder & Co., wholesale grocers of this city, was on trial a few days ago in Judge Fisher's court. The suit as it now stands is for \$25,000 damages for an impaired mind, and is somewhat novel.

The plaintiff was a member of the firm of Huzzard & Tarwater, merchants at Galveston, Mo. In 1893 they were visited by a salesman in the defendants' employ, who secured an order from the plaintiff, also a statement of the financial condition of Huzzard & Tarwater. Subsequently the last named firm failed, and, acting on the impression that the financial statement made by them was false, the wholesale firm secured Tarwater's indictment by a grand jury in this city for obtaining goods on false pretenses. He was placed in jail on false pretenses. He was placed in jail on false pretenses. He was placed in jail on false pretenses.

Washington Star.

"W. H. Aulie, New York," was the way it looked on the hotel register as the Star reporter saw it, and a beautiful work of art in clothes it looked as the reporter bowed to it in response to an introduction from the clerk.

But it mustn't be called "it" any longer. The drummer, for a drummer he was, was representing a New York clothing firm, and it is putting it mildly to call him a "too loo."

He knew everybody, had been every place and seen everything, and he was more brilliant and attractive than his clothes, which is the very superlative of compliments.

"But the oddest experience I ever did have in the whole course of my long and eventful career," he was saying after saying enough to fill a book, "happened to me down in the State of Kentucky. I had stopped off a train in the morning to see a new man who had written for me to come, as I did not make his town, and after seeing him a good while, I was at the station to catch a train at 6 o'clock. It was a pleasant afternoon in October, and I was sitting on a truck on the platform waiting, as the train was about to start, when I noticed a very handsome young lady drive up to the platform and get out of a stylish village cart.

"She struck me particularly because I had seen her in front of my customer's place just as I was leaving, and I thought she had half smiled at me. However, being a modest man, I passed on without observing that part of it further."

The clerk whistled long and low, like a plate, but the drummer never heeded the insinuation.

"When she got out of her cart," he continued, "she came directly to me, smiling now in the friendliest way, and extended her hand."

"I thought you were the one when I saw you up town," she said, "but I was not sure, and while I was hesitating you escaped. You know papa is expecting you out to supper, and I have come for you."

"I was knocked clear off my balance."

"I—I—beg your pardon," I stammered, "but I think you are mistaken. It must be some other person you are expecting."

"You are Mr. Aulie of New York, aren't you?"

"Yes—er—um—but—"

"Then, of course, there can't be two of him in so small a place, and you must go with me."

"She laughed and led the way to the cart, and I had to go, though I did take time enough to have my baggage looked after till I got back, if I ever got back, for I didn't know what was up. But there was not any sign of danger as we drove along a beautiful turnpike through a rolling, blue-grass landscape that was like a slice out of the promised land, and my companion was delightfully hospitable and so charmingly cheerful that I concluded there was no mistake, and that some of my friends were playing an elegant joke on me.

"Arriving at last at a fine old place about a quarter of a mile back from the joke my fair driver turned in the wide gate and bowed up to the great old pillared portico, with a flourish of trumpet, so to speak. A colored boy took away the horse, and I was ushered into the big hall and introduced to the father, who seemed glad to see me and bawled me that much more by saying he had been expecting me, and that he was afraid his daughter would not be able to recognize me, and a lot more of the same kind."

"By this time I thought I had got into a funny asylum or was a twin without knowing it, and those people knew the other one, but before I could get my wits well into working the young lady crossed herself and disappeared upstairs. As she went out of sight and hearing I could see by the father's face that it was now my time to explain which I did, and he, in the end, told me that his daughter was suffering with a peculiar form of dementia, and that she had on one or two other occasions brought strangers home with her as she had invited me, though, as a rule, she was always accompanied by an attendant, who managed to explain the situation in some way so as to prevent embarrassment. In this instance she had escaped from her attendant."

"He related that now as I had missed my train I stay and take supper with them, which I did, and remained until 10 o'clock that evening, when I was sent back to town in a carriage. The daughter never once showed the slightest sign of mental aberration, except in so far as treating me as a friend of the family, and an alienist would not have been able to detect anything wrong in her conduct, or to have listened to her talk and to have heard her play and sing."

"I am going back there in April," he continued, "to call on the family as if nothing had happened, and I'll bet a \$50 suit of clothes the girl won't know me."

Against Department Stores.

Hardware Dealers' Magazine.

In connection with resolutions passed by the latest hardware association recently organized in Wisconsin, it is interesting to note the resolution recently passed by the board of aldermen of Chicago. These resolutions are aimed at the suppression or limitation of the scope of the department stores.

Whether or not such action is practical is perhaps open to question, but that the smaller stores suffer from the energetic competition of these modern bazaars is not to be disputed.

That the conditions of mercantile business are changing is evidenced by the increase of large general or department stores and the consequent deterioration of the smaller dealers. Progressive enterprise on the part of the smaller dealer is certainly necessary to meet the growing competition, and a consolidation of separate stores in the same line is also one of the remedies proposed.

The aldermanic resolution passed at Chicago last month, and previously referred to, is as follows:

"Whereas, the great department stores of this city are crushing out the smaller stores and stores throughout the city, are causing the smaller merchants and shopkeepers to great loss and distress; are concentrating the retail trade and commerce of the city into the control of a very few persons, by means of whom the central business district is becoming yearly more and more congested; the real estate values in such central district are being unreasonably and enormously enhanced; while values and rentals of store property and buildings in remote sections of the city are being destroyed; and

Whereas, the closing of such smaller stores deprives many persons of employment and has a tendency to reduce the wages of other employees in the department stores, through all of which great loss and hardship is being done to the city and its population; therefore be it

Resolved, That the committee in Greater Chicago be and it is hereby requested to cause to be prepared and to be submitted to the next assembly a bill for an act to confer power upon city councils to prohibit department stores, or to tax, license and regulate the same in such way as to provide a graduated scale of license fees to be paid by merchants vending more than one line of merchandise, with such general provisions as may be deemed necessary to eradicate, so far as possible, the evil above recited.

The Value of Credit.

Dry Goods Chronicle.

Is there anything under the sun that will fill the place of credit? I believe not. If there is I have never met with it. Cash is the only available substitute and even that fails in many instances.

There are firms in New York that will refuse to open an account for cash with a man who has no credit; they will have no business transactions with any one who has not a current credit rating in this market.

These same firms will not hesitate to open an account with a man whom they find relatively well rated.

I have experienced that singular thing, a wholesale firm that refused to sell goods for cash to a merchant who had no credit rating. Reference showed that he had paid cash and neither sought nor received credit. The firm in question refused to sell him; they had no assurance of his solvency, no other testimony of his disposition to play fair other than that he paid as he went, so they positively refused to do business with him. He asked

no accommodation at their hands; he wanted goods and would pay on the spot, yet they positively refused to place his name upon their books in any capacity whatever.

This only goes to show that "no record" is a bad record. The man who is not rated good is bad. Some men will persist in judging every man a rogue until he is proven honest.

Be careful of your credit; you can have no more precious possession than a good name, nor more valuable capital than a good credit rating. The practice of having your check returned by your creditor the day it is due instead of sending it on that day is a trifling thing, yet it will not go unnoticed. Trifles like this supplement your rating in this way, and cents and help to stiffen it. Make no promises you can not keep, and whether prompt or slow be as good as your word.

New Hardware Firm.

New firms carrying stocks of hardware have begun business in Texas recently:

W. D. Sutton, Crawford; builders' hardware, machinists' and carpenters' tools, cutlery and plated ware, tinware, woodenware, rope and twine, agricultural goods, house furnishings, guns and ammunition, fishing tackle, lamps and general hardware and stores.

Chasman Hardware company, Georgetown all lines of hardware, etc.

J. H. Harrison, Mansfield; all lines of hardware, etc.

San Marcos Mercantile company, San Marcos; bicycles and all lines of hardware and plumbers' supplies.

W. A. Caffee, Waxahatchie; builders' hardware, carpenters' tools, cutlery, plated ware, tinware, woodenware, rope and twine, house furnishings, stores, lawn mowers and general hardware.

Post C's Annual Meeting.

The annual meeting of Post C will be held on our quarters, Capitol Hotel, room 35, Sunday, March 7, at 10 a. m. Election of officers and other important matters must have attention and every member is requested to be present.

The State convention of the division will be held in this city April 11-12 next and it behooves each and every member of the post to put forth every effort to make this convention the most unqualified success.

FIRE INSURANCE STATISTICS.

Premiums and Losses in Texas During the Past Year.

New York Journal of Commerce.

Companies.

American Central.....\$1,250,000

Continental.....\$1,250,000

Commercial Union.....\$1,250,000

Glenn.....\$1,250,000

Industrial.....\$1,250,000

Maritime.....\$1,250,000

North American.....\$1,250,000

Phoenix.....\$1,250,000

Rockwell.....\$1,250,000

Union.....\$1,250,000

Western.....\$1,250,000

Yankee.....\$1,250,000

Total.....\$12,500,000

Losses.....\$1,250,000

Decrease.....\$1,250,000

First year.....\$1,250,000

Second year.....\$1,250,000

Third year.....\$1,250,000

Fourth year.....\$1,250,000

Fifth year.....\$1,250,000

Sixth year.....\$1,250,000

Seventh year.....\$1,250,000

Eighth year.....\$1,250,000

Ninth year.....\$1,250,000

Tenth year.....\$1,250,000

Eleventh year.....\$1,250,000

Twelfth year.....\$1,250,000

Thirteenth year.....\$1,250,000

Fourteenth year.....\$1,250,000

Fifteenth year.....\$1,250,000

Sixteenth year.....\$1,250,000

Seventeenth year.....\$1,250,000

Eighteenth year.....\$1,250,000

Nineteenth year.....\$1,250,000

Twentieth year.....\$1,250,000

Twenty-first year.....\$1,250,000

Twenty-second year.....\$1,250,000

Twenty-third year.....\$1,250,000

Twenty-fourth year.....\$1,250,000

Twenty-fifth year.....\$1,250,000

Twenty-sixth year.....\$1,250,000

Twenty-seventh year.....\$1,250,000

Twenty-eighth year.....\$1,250,000

Twenty-ninth year.....\$1,250,000

Thirtieth year.....\$1,250,000

Thirty-first year.....\$1,250,000

Thirty-second year.....\$1,250,000

Thirty-third year.....\$1,250,000

Thirty-fourth year.....\$1,250,000

Thirty-fifth year.....\$1,250,000

Thirty-sixth year.....\$1,250,000

Thirty-seventh year.....\$1,250,000

Thirty-eighth year.....\$1,250,000

Thirty-ninth year.....\$1,250,000

Fortieth year.....\$1,250,000

Forty-first year.....\$1,250,000

Forty-second year.....\$1,250,000

Forty-third year.....\$1,250,000

Forty-fourth year.....\$1,250,000

Forty-fifth year.....\$1,250,000

Forty-sixth year.....\$1,250,000

Forty-seventh year.....\$1,250,000

Forty-eighth year.....\$1,250,000

Forty-ninth year.....\$1,250,000

Fiftieth year.....\$1,250,000

Fifty-first year.....\$1,250,000

Fifty-second year.....\$1,250,000

Fifty-third year.....\$1,250,000

Fifty-fourth year.....\$1,250,000

Fifty-fifth year.....\$1,250,000

Fifty-sixth year.....\$1,250,000

Fifty-seventh year.....\$1,250,000

Fifty-eighth year.....\$1,250,000

Fifty-ninth year.....\$1,250,000

Sixtieth year.....\$1,250,000

Sixty-first year.....\$1,250,000

Sixty-second year.....\$1,250,000

Sixty-third year.....\$1,250,000

Sixty-fourth year.....\$1,250,000

Sixty-fifth year.....\$1,250,000

Sixty-sixth year.....\$1,250,000

Sixty-seventh year.....\$1,250,000

Sixty-eighth year.....\$1,250,000

Sixty-ninth year.....\$1,250,000

Seventieth year.....\$1,250,000

Seventy-first year.....\$1,250,000

Seventy-second year.....\$1,250,000

Seventy-third year.....\$1,250,000

Seventy-fourth year.....\$1,250,000

Seventy-fifth year.....\$1,250,000

Seventy-sixth year.....\$1,250,000

Seventy-seventh year.....\$1,250,000

Seventy-eighth year.....\$1,250,000

Seventy-ninth year.....\$1,250,000

Eightieth year.....\$1,250,000

Eighty-first year.....\$1,250,000

Eighty-second year.....\$1,250,000

Eighty-third year.....\$1,250,000

Eighty-fourth year.....\$1,250,000

Eighty-fifth year.....\$1,250,000

Eighty-sixth year.....\$1,250,000

Eighty-seventh year.....\$1,250,000

Eighty-eighth year.....\$1,250,000

Eighty-ninth year.....\$1,250,000

Ninetieth year.....\$1,250,000

Ninety-first year.....\$1,250,000

Ninety-second year.....\$1,250,000

Ninety-third year.....\$1,250,000

Ninety-fourth year.....\$1,250,000

Ninety-fifth year.....\$1,250,000

Ninety-sixth year.....\$1,250,000

Ninety-seventh year.....\$1,250,000

Ninety-eighth year.....\$1,250,000

Ninety-ninth year.....\$1,250,000

Hundredth year.....\$1,250,000

## BEECHAM'S PILLS

For Bilious and Nervous Disorders, such as Wind and Pain in the Stomach, Sick Headache, Dizziness, Fullness and Swelling after meals, Indigestion and Drowsiness, Cold Chills, Flushings of Heat, Loss of Appetite, Shortness of Breath, Constipation, Itches on the Skin, Disturbed Sleep, Frightful Dreams, and all Nervous and Trembling Sensations, etc., when these symptoms are caused by constipation, as most of them are. THE FIRST DOSE WILL GIVE RELIEF IN TWENTY MINUTES. This is no fiction. Every sufferer is earnestly invited to try one box of these Pills, and they will be acknowledged to be